

## REMARKS

### I. Introduction

In response to the Office Action dated December 30, 2002, no claims have been cancelled, amended, or added. Claims 1-66 remain in the application. Re-examination and re-consideration of the application is requested.

### II. Drawing Objections

In section (2) of the Office Action, the reply filed 11 October 2002 was deemed not fully responsive because “the drawing objections were not incorporated along with the proposed Amendment.” Specifically, the Office Action stated that “Applicant’s remarks regarding the drawing objection are noted, but not convincing.” The Office Action objected to the drawings as not showing the features from claims 2-22, 24-43 and 45-65.

Applicant’s attorney respectfully disagrees with the assertion that the reply filed 11 October 2002 was not responsive. In fact, the reply was fully responsive, in that Applicant’s attorney traversed the objection.

Nonetheless, Applicant’s attorney has amended both the drawings and the specification, as indicated above, in order to overcome the objection. Nonetheless, Applicant’s attorney still believes that the objection was in error, but in the interest of expediting the application, submits the enclosed amendments.

Finally, Applicant’s attorney respectfully submits that none of the amendments involve new matter or objectionable material. Consequently, Applicant’s attorney requests that the objections be withdrawn.

### III. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited.

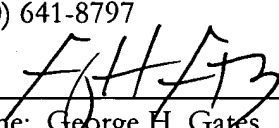
Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

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## APPENDIX: PARAGRAPHS IN MARKED-UP FORM

Insert the following paragraphs beginning at page 21, line 20.

Block 314 apportions the Indirect Expense among all of the accounts using organization attributes that are not related directly to the accounts. The Indirect Expense may be apportioned using one of a plurality of apportionment methods and/or using a plurality of apportionment methods, wherein an account may be associated with more than one group and a group may be associated with more than one account. Moreover, any unallocated Indirect Expense is apportioned to an empty group.

Block 316 calculates the Indirect Expense (IE(a<sub>i</sub>)) for an account a<sub>i</sub> which comprises:

$$IE(a_i) = \sum_k^{a_i \in A(IE_k)} \left( IE_k * \frac{F(IE_k)(a_i)}{\sum_j F(IE_k)(a_j)} \right)$$

wherein IE<sub>k</sub> is an apportioned amount of IE associated with group k, A(IE<sub>k</sub>) is a group of accounts associated with IE<sub>k</sub>, F(IE<sub>k</sub>) is an apportionment rule associated with group k, IE<sub>k</sub>(a) is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account a. This Block may perform one or more of seven pre-defined apportionment rules, including a balance-based apportionment, a count-based apportionment, a revenue-based apportionment, a transaction count apportionment, a transaction amount apportionment, a Direct Expense apportionment, and a normalized apportionment. User-defined apportionment rules may be used as well.

Amend the paragraph beginning at page 21, line 20 as follows.

Block [314] 318 represents the Value Analyzer Calculation Engine 104 performing the invoked Profitability Calculations 200 using the account, event and organization attributes accessed from the RDBMS 106, as well as one or more profit factors and one or more rules. In this Block, the Profitability Calculations 200 include:

Profit	=	Net Interest Revenue (NIR)
	+	Other Revenue (OR)
	-	Direct Expense (DE)
	-	Indirect Expense (IE)

- Risk Provision (RP)

wherein the Indirect Expense comprises costs not related to the accounts that are apportioned among all of the accounts in one or more groups.

Delete the paragraph beginning at page 22, line 7 as follows.

[In this Block, the Indirect Expense may be apportioned among all of the accounts using organization attributes that are not related directly to the accounts. The Indirect Expense may be apportioned using one of a plurality of apportionment methods and/or using a plurality of apportionment methods, wherein an account may be associated with more than one group and a group may be associated with more than one account. Moreover, any unallocated Indirect Expense is apportioned to an empty group.]

Delete the paragraph beginning at page 22, line 13 as follows.

[Specifically, in the preferred embodiment, this Block calculates the Indirect Expense (IE(a<sub>i</sub>)) for an account a<sub>i</sub> which comprises:

$$IE(a_i) = \sum_k^{a_i \in A(IE)} \left( IE_k * \frac{F(IE_k)(a_i)}{\sum_j^{a \in A(IE_k)} F(IE_k)(a_j)} \right)$$

wherein IE<sub>k</sub> is an apportioned amount of IE associated with group k, A(IE<sub>k</sub>) is a group of accounts associated with IE<sub>k</sub>, F(IE<sub>k</sub>) is an apportionment rule associated with group k, IE<sub>k</sub>(a) is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account a. This Block may perform one or more of seven pre-defined apportionment rules, including a balance-based apportionment, a count-based apportionment, a revenue-based apportionment, a transaction count apportionment, a transaction amount apportionment, a Direct Expense apportionment, and a normalized apportionment. User-defined apportionment rules may be used as well.]

Amend the paragraph beginning at page 23, line 3 as follows.

Block [316] 320 represents the Value Analyzer Calculation Engine 104 delivering the output or results from the invoked Profitability Calculations 200 to the Value Analyzer Client 102 and/or the RDBMS 106. With regard to the Value Analyzer Client 102, the results may be presented to the

user, printed, or used by various other computer programs, as desired. With regard to the RDBMS 106, the results may be stored for later use by the Value Analyzer Calculation Engine 104, or other computer programs, as desired.